

Information to identify the case:

Debtor 1	Randy McClain	Social Security number or ITIN xxx-xx-4138
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-21234-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randy McClain

8/9/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Randy McClain
 Debtor

Case No. 17-21234-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 46

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db +Randy McClain, 383 Woodcliff Circle, Pittsburgh, PA 15243-1455
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 14391505 +Aes/m&t Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
 14391506 +Aes/pheaafrn, Attn: Bankrupcy, Po Box 2461, Harrisburg, PA 17105-2461
 14391507 +Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
 14391508 +Aes/pnc Ed Ln Ctr, Po Box 61047, Harrisburg, PA 17106-1047
 14391513 +Amex, Po Box 8218, Mason, OH 45040-8218
 14391535 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, Po Box 78056, Phoenix, AZ 85062)
 14391518 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 14391520 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
 14391522 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
 14391523 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 14391528 +Flr Solution, Po Box 94498, Las Vegas, NV 89193-4498
 14391529 +Loan Depot, Po Box 503550, San Diego, CA 92150-3550
 14391530 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 14391531 +PNC Bank Credit Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
 14391532 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 14391534 +Sears, Po Box 9001055, Louisville, KY 40290-1055
 14391542 +Visa, Po Box 856177, Louisville, KY 40285-6177
 14391544 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 14391543 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Aug 10 2017 01:03:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:10:46 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14391509 +EDI: AMEREXPR.COM Aug 10 2017 01:03:00 American Express, Po Box 1270, Newark, NJ 07101-1270
 14396259 EDI: BECKLEE.COM Aug 10 2017 01:03:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14391512 +EDI: AMEREXPR.COM Aug 10 2017 01:03:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14391511 +EDI: AMEREXPR.COM Aug 10 2017 01:03:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14391510 +EDI: AMEREXPR.COM Aug 10 2017 01:03:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14391515 EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 14391514 +EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14391516 +EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One Bank, Po Box 71083, Charlotte, NC 28272-1083
 14391517 +EDI: CHASE.COM Aug 10 2017 01:03:00 Chase, Po Box 15123, Wilmington, DE 19850-5123
 14391519 +EDI: SEARS.COM Aug 10 2017 01:04:00 Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282
 14391521 +EDI: CITICORP.COM Aug 10 2017 01:04:00 Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
 14411447 +E-mail/Text: svlainich@communitybank.tv Aug 10 2017 01:11:04 Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
 14391524 +E-mail/Text: svlainich@communitybank.tv Aug 10 2017 01:11:04 Community Bank, Po Box 357, Carmichaels, PA 15320-0357
 14391525 +E-mail/Text: svlainich@communitybank.tv Aug 10 2017 01:11:04 Community Bank, 100 N Market St, Carmichaels, PA 15320-1290
 14391527 EDI: DISCOVER.COM Aug 10 2017 01:03:00 Discover Financial, Po Box 15316, Wilmington, DE 19850
 14391526 +EDI: DISCOVER.COM Aug 10 2017 01:03:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14391533 +E-mail/Text: bankruptcyleteam@quickenloans.com Aug 10 2017 01:11:14 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 14391536 +EDI: RMSC.COM Aug 10 2017 01:04:00 Syncb/levin Furniture, Po Box 965064, Orlando, FL 32896-5064
 14391537 +EDI: RMSC.COM Aug 10 2017 01:04:00 Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
 14391539 +EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank/ HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
 14391538 +EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank/ HH Gregg, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Aug 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14391540 EDI: TFSR.COM Aug 10 2017 01:03:00 Toyota Motor credit Corp, Po Box 8026,
Cedar Rapids, IA 52408
14391541 +EDI: TFSR.COM Aug 10 2017 01:03:00 Toyota Motor credit Corp, 240 Gibraltar Rd Ste 260,
Horsham, PA 19044-2387

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Quicken Loans Inc.
atty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Randy McClain dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Jesse J. White on behalf of Debtor Randy McClain bkinfo@jessewhitelaw.com,
jwhitebankruptcy@gmail.com
Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office
of the United States Trustee joseph.s.sisca@usdoj.gov
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@berns
teinlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9